



Insurance Associates of Fresno

October 2017

President's Message

Fall Greetings to all Members,

There's a change in seasons, one that I can tell every morning when I step outside. It reminds me of the upcoming holidays and the fun times I will have with friends and family. In keeping with that spirit I hope you will be able to join us in November for our General Meeting at the Piccadilly. It's a great opportunity to meet with members, great conversations, and a chance to do a little bit of Holiday Shopping as we will have a few vendor's in attendance for your shopping enjoyment. If you would like to participate as a vendor, please feel free to contact me as soon as possible.

What has become an annual tradition for IAOF, it's that time of year again to begin collecting unopened cereal boxes to give to the

local elementary school. We will be accepting these donations at the November general meeting – they can be wrapped or unwrapped, we'll take them. The children look forward to this every year and the Thank You cards they make for us are just too precious.

Over the summer I had the great opportunity to attend the National Conference in Albuquerque, NM – a first time for me. It was amazing as I learned so much and meet many wonderful members from throughout the US. I'm also excited to share that our own Allie Holmes received the award for Insurance Professional of the Year – way to go Allie!!

We are preparing to attend the California Council annual meeting in Monterey, Oct 27-28th. Maybe we'll see some

members from Fresno to support our local Council.

The flyer for the upcoming general meeting is attached. I hope to see you there!

In Fellowship,
Robin Souza CPIW
President



President Robin Souza, VP Alison Holmes, Region VII RVP Kim Cameron and Rich Hallock at IAIP International Convention in Albuquerque, NM – June 2017



As of October 13, 2017 Governor Brown signed into law Senate Bill (SB 189) which should give policyholders and carriers some administrative relief. Senate Bill 189 puts the following changes into effect on July 1, 2018;

- Updates AB 2883 so that the language specifying the changes are implemented “at-renewal”.
- For corporations, lowers the threshold of who is considered an “owner” to a 10% ownership stake, down from the 15% threshold which was codified in AB 2883. Even though the ownership stake was lowered, it is still critical as more people who are considered owners instead of employees will not be covered under worker’s compensation policies.
- For private corporations, excludes a sole shareholder/owner automatically from coverage unless they have elected to be included.
- For cooperative corporations, provides eligibility for an officer or director to be excluded. There is no ownership percentage threshold to be met, although they must have health and disability insurance.

- Excludes workers in professional corporations from the worker’s compensation requirement. This exclusion existed prior to AB 2883, and SB 189 helps resolve some of the ambiguity which resulted from it.

SAFETY

The Dos and Don’ts for a functional office to help you maximize your time and increase productivity in 2017.



We spend eight or more hours at our office why not make it enjoyable.

DO invest on a good chair. While style is important, consider comfort, support and ergonomics when choosing your office chair.

DO prioritize storage. Find a storage system that works for your (binders, boxes, filing cabinets) and work the system. Use a label maker to keep things organized.

DON’T work without resting. Build breaks into your daily schedule. Get up and walk around, stretch your body and rest your eyes. It will benefit you immediately and in the long term.

DO take control of emails. Limit checking your email box to once every hour or two. Answering individual emails as they arrive

breaks your momentum and keeps you from focusing on the task at hand.

DO consider a standing desk. There are a variety of innovative desk models with motorized lift mechanisms that easily transition from sitting to standing positions.

DON’T forget lighting to create an inviting space that promotes productivity.

DO use color to your advantage. If your workday is stressful and intense, choose a peaceful relaxing wall color.

These are just a few of the great ideas I got from an article I read in the Fashion Furniture magazine.



Thank you
Esmeralda Mendez
Safety Chair



Association Leadership Webinars

Are you aware of the numerous Association Leadership webinars available to you? As leaders in IAIP, each of the following webinars are valuable resources in assisting you with best practices for leading your team. If you haven't already, take the time to review them and utilize these tools.

- Board Orientation Best Practices
- Succession Planning: Perpetuating Local Association Leadership
- What it Means to Be a Leader
- How to Excel at Hosting Quality CE
- Education 101: Tips for Developing a Strong Education Plan
- IAIP Membership Orientation
- Supercharge Your Fundraising Ideas
- Legacy Foundation Scholarship & Grant Application Tips

State of the Association Webinar

Our industry is changing on a daily basis and there is no sign of it slowing down. Risks that we haven't seen before are constantly emerging with advanced technology, changing climate and new ways of doing business.

As Insurance Professionals, we are helping our members excel in their careers and prepare for an ever-changing landscape.

Join International Vice President, Cindy Prud'homme, AINS, CPIA, CIIP, CLP, on Wednesday, December 6th for the IAIP State of the Association

presentation. Delivered at each council and state meeting this Fall, Cindy will share updates on the association and our progress towards achieving the goals for our strategic initiatives.

If you are unable to join the live webinar, the presentation will be recorded and shared for later viewing.

Officer Candidate and Nominating Committee Application Deadlines

IAIP is looking for members interested in making a difference within the insurance industry and our association. If this is you, take action now and submit an Officer Candidate Form for a position within IAIP or apply to join the International or Regional Nominating Committees to assist with preparing for the future of the organization.

See all the details regarding the officer and committee positions available:

- International Nominating Committee: Application is due to the President by **November 15**.
- International Secretary: Candidate Form is due to the President by **December 1**.
- Legacy Foundation Director s- At- Large: Candidate Form is due to the IAIP President by **December 1**.

Cyber Monday Sale

The busiest shopping season of the year is approaching. Following your Black Friday shopping, plan to shop with IAIP on Cyber Monday, **November 27** and take 15% off your shopping cart when you order education products. Watch for more details coming soon on this one-day education sale!

#GivingTuesday

#GivingTuesday is a global day of giving fueled by the power of social media and collaboration. Celebrated on the Tuesday following Thanksgiving and the widely recognized shopping events Black Friday and Cyber Monday, #GivingTuesday is the day where charities, families, businesses, community centers, and students around the world will come together for one common purpose: to celebrate generosity and to give.

The Legacy Foundation offers a great way to give back to the insurance industry. The NAIW International Legacy Foundation supports the growth and advancement of IAIP members by providing them professional development and career opportunities through grants and scholarships. The Legacy Foundation is dedicated to the development of educational programs for insurance professionals.

Donations will be used to:

- Develop education courses
- Fund educational seminars and workshop
- Fund keynote speakers
- Support members, local associations, councils and regions through the scholarship and grant programs - Note the scholarship application deadline is approaching on January 15!

Make a note to give back by donating to the Legacy Foundation on #GivingTuesday. Or today! You don't need to wait! Does your employer offer a company match program for charitable donations? If so, take advantage of a #GivingTuesday donation that can be matched by your company.

DATES TO REMEMBER
IAOF FALL EVENT NOVEMBER 8 TH , 2017 PICCADILLY INN
IAOF – COMMUNITY ACTION COLLECTION OF CEREAL BOXES IN NOVEMBER & DECEMBER
SO CA ICC MEETING JANUARY 27 TH , 2018 SAN DIEGO, CA
NO CA ICC MEETING MARCH 3 RD , 2018 PLEASANT HILL, CA
REGION VII CONFERENCE APRIL 19 TH – 21 ST , 2018 PHOENIX, AZ
IAIP 77 TH ANNUAL CONVENTION JUNE 7 TH – 9 TH , 2018 ST. LOUIS, MISSOURI
CA COUNCIL OCTOBER 12 TH – 13 TH , 2018 FRESNO, CA
IAIP 78 TH ANNUAL CONVENTION JUNE 6 TH – 9 TH , 2019 RENO, NV
REGION VII CONFERENCE MARCH 14 TH -16 TH , 2019 SACRAMENTO, CA

Fire Safety – Plan Ahead

Fires are the leading cause of home injuries and death. Fires can spread rapidly through your home, leaving you as little as two minutes to escape safely once the alarm sounds. Most of us have seen this first hand in California this month. So do you have a fire safety plan in place? Below are a few tips:

- Make your home and office fire safe by following these tips:
- Install smoke alarms on every level of your home or office, and in individual rooms where possible.
- Use the smoke alarm’s test button to check it every month and replace the batteries at least once a year. Make sure everyone knows and recognizes the

sound of the smoke alarm or fire alarm.

- Replace smoke alarms every 10 years.
- Have at least one working fire extinguisher in your home or office. Local fire regulations may require additional fire extinguishers and other fire prevention devices, such as sprinklers or other automatic fire suppression systems, in your workplace. As part of your emergency training, teach employees how and when to use a fire extinguisher properly.
- Plan escape routes by determining at least two ways to escape from every room. Conduct fire drills, both at home and at work to ensure everyone is aware of the escape routes. If you have children, plan to attend a fire department open house, so they can learn what a fully outfitted firefighter looks like to help them not be afraid or hide in the event of a fire.
- Teach everyone to stay low to the floor while escaping a fire and to never open doors that are hot.
- Select a safe location outside your home or office where everyone should meet, and practice your escape plan at least twice a year so everyone knows it well.



ABOUT US

BOARD OF DIRECTORS

President – Robin Souza, CIC, CRM, AFIS, AIS

VP – Alison Holmes, AINS, AIS, CISR, CPIW, DAE, CLP

Treasurer – Kim Combs

Past President – Esmeralda Mendez, CPIW

Director – Roxana Armas

Director – Darlene Ayala

Director – Stephanie Powers, CISR, CPIW, DAE

Director – Karen White

Parliamentarian – Kim Cameron, CPIW, CLP

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MISSION STATEMENT:

The objective of this association shall be to promote insurance education, to support professional advancement of its members, to cultivate fellowship within the association, to strengthen loyalty to the industry, and to promote membership.